

मुख्य महाप्रबंधक की डेस्क से

प्रिय एनआरआई ग्राहक,

नए वित्तीय वर्ष 2021-22 की शुरुआत में एनआरआई न्यूज लेटर के अप्रैल 2021 अंक के माध्यम से आपसे बात करने में हमें काफी प्रसन्नता हो रही है। सर्वप्रथम हम आपके सहयोग तथा आपके द्वारा किए गए धनप्रेषण के लिए आपका हृदय से आभार व्यक्त करते हैं। हम यह चाहते हैं कि इस नए वित्तीय वर्ष में आपके समस्त वित्तीय लक्ष्य हासिल हो जाएं।

मैं आपसे अनुरोध करना चाहूंगा कि जिस प्रकार आपने वित्तीय वर्ष 2020-21 के दौरान हमारा समर्थन किया है, कृपया इस वर्ष 2021-22 में भी अपना समर्थन व नजदीकी संबंध बनाए रखें और वर्ष के दौरान आपको श्रेष्ठ सेवाएं हेतु अपने बैंक को एक नई ऊंचाई पर ले जाने में हमारी सहायता करें।

इस अंक में हमने निम्नलिखित विषयों से संबंधित सामग्रियों को शामिल किया है :

1. एम कनेक्ट संबंधी अक्सर पूछे जाने वाले प्रश्न - मोबाइल बैंकिंग पोर्टल
2. मानक परिचालन प्रक्रिया (एसओपी) - एम कनेक्ट.

यह अत्यंत चिंता का विषय है कि कोरोना वायरस (COVID-19) एक बार फिर से पूरे विश्व और भारत में तेजी से फैल रहा है। कृपया अपनी दैनिक बैंकिंग जरूरतों के लिए हमारे सभी डिजिटल उत्पादों का उपयोग करें और शाखा में जाने से बचें तथा कोरोना वायरस से खुद को सुरक्षित रखें।

ग्राहक सेवा को बेहतर बनाने के लिए हम आपके बहुमूल्य सुझावों को स्वीकार करते हैं। हम आपसे यह भी अनुरोध करते हैं कि कृपया अपनी मित्रों और रिश्तेदारों को अपनी दैनिक बैंकिंग जरूरतों के लिए हमारे बैंक से संपर्क करने हेतु अनुरोध करें। कृपया बैंक से अपनी अपेक्षा एवं फीडबैक से हमें अवगत कराने में संकोच न करें।

आपके वित्तीय प्रयासों में सहायता करने में हमें काफी प्रसन्नता होगी।

हार्दिक शुभकामनाओं सहित,

पुरुषोत्तम

मुख्य महाप्रबंधक

(खुदरा देयताएं, धन संपदा प्रबंधन, मार्केटिंग, कैपिटल मार्केट और एनआरआई व्यवसाय)

FROM CHIEF GENERAL MANAGER'S DESK

Dear NRI Customer,

We are very happy to interact with you through our NRI Newsletter of the month of April 2021, in the beginning of the New financial year 2021-22. First of all, we are wholeheartedly grateful for your co-operation and money remittance done by you, we wish all your financial goals will be achieved in the new financial year.

I would like to request you that as you have supported in this financial year 2020-21, please also keep your support and close relationship with us and help us to take your bank to a greater heights to provide you excellent services in this new financial year 2021-22.

In this issue we are covering contents on the following topics.

1. FAQs on MConnect – Mobile banking portal.
2. Standard Operating Procedure(SOP)– MConnect.

It is a matter of great concern that Corona Virus (COVID-19) is once again spreading rapidly throughout the world and India. Please use our all digital products for your day to day banking needs and avoid to visit the branch and protect yourself from coronavirus.

We solicit your valuable suggestions for improving customer service. We also request you to kindly introduce your friends and relatives to your Bank for their banking needs. Please feel free to send your feedback and expectation from bank.

We will be happy to assist you in your financial endeavors.

With Warm Regards,

Purshotam

Chief General Manager

[Retail Liabilities, WMS, Marketing, Capital Market & NRI Business]

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.04.2021 से प्रभावी।
ये दरें 30.04.2021 तक प्रभावी रहेंगी।

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B)
- W.E.F. 01.04.2021. THE RATES SHALL BE EFFECTIVE
UP TO 30.04.2021.**

परिपक्वता अवधि Maturity Period	यूएसडी USD	जीबीपी GBP	यूरो EUR	एयूडी AUD
1 वर्ष से अधिक एवं 2 वर्ष से कम/ 1 Yr. to less than 2 Yrs.	0.58	0.48	0.00	0.23
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	0.65	0.64	0.00	0.29
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	0.87	0.78	0.00	0.46
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.13	0.92	0.02	0.76
5 वर्ष/5 Years	1.38	1.04	0.10	1.02

एनआरई सावधि (रूपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय]
(ब्याज दर प्रतिशत में) – (16.11.2020 से प्रभावी)

**NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL]
[CALLABLE] (ROI IN %) – (W.E.F. 16.11.2020)**

अवधि Tenors	₹2 करोड़ से नीचे Below ₹2 Cr.
1 वर्ष 1 year	4.90
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.00
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.00
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	5.10
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	5.25
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.25

एनआरई सावधि (रूपया) जमा (09.03.2021 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS (W.E.F 09.03.2021)

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	3.55
1 वर्ष से अधिक एवं 2 वर्ष तक/ > 1 yr. upto 2 yrs.	3.25
2 वर्ष से अधिक एवं 3 वर्ष तक/ > 2 yrs. upto 3 yrs.	4.10
3 वर्ष से अधिक एवं 5 वर्ष तक/ > 3 yrs. upto 5 yrs.	3.25
5 वर्ष से अधिक एवं 10 वर्ष तक/ >5 years upto 10 years	3.25

बड़ौदा एडवांटेज सावधि जमा (नॉन-कालेबल)

एनआरई / एनआरओ डिपॉजिट के लिए ₹15.01 लाख से

₹2 करोड़ तक {ब्याज दर प्रतिशत में} - {16.11.2020 से प्रभावी}

**Baroda Advantage Fixed Deposit (Non-Callable)
for NRIs NRE/NRO Deposit ₹15.01 lacs to below
₹2/- Crores {ROI IN %} – {W.E.F. 16.11.2020}**

अवधि Tenors	एनआरई / एनआरओ डिपॉजिट के लिए ₹15.01 लाख से ₹2 करोड़ तक For NRE/NRO Deposit ₹15.01 lacs to below ₹2/- Crores
1 वर्ष 1 year	4.95
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.05
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.05
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	5.15
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	5.35
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.35

FREQUENTLY ASKED QUESTIONS (FAQ) ON M CONNECT - MOBILE BANKING PORTAL

GETTING STARTED: REGISTRATION AND ACTIVATION

What are the steps to avail Mobile Banking?

1. Registration to Mobile Banking.
If successful, default m-pin password will be sent to registered mobile, number
2. Activation of Mobile Banking using default m-pin.
Involves setting your own application password and m-pin.

What channels are available to avail Mobile Banking?

NRI Customers can avail Mobile Banking facility using any one of the following options.

1. Self-Registration using m-connect plus app. (Only Android device users can self-register for Mobile Banking facility with the Debit Card details after downloading the app from Google Play Store.)

2. Internet banking (Baroda Connect)
3. ATM using Debit Card
4. Base Branch using menu HDCR

How to download m-connect plus app?

M-Connect Plus can be downloaded through respective play stores via URL <https://bit.ly/mconnect2>

- Android - Google Play store
- iOS - App store

NRI customers to download M-Connect Plus app of India version only and not download M-Connect Plus version of UAE, UK, or NZ.

How to self-register for Mobile Banking?

Only Android device users can self-register for Mobile Banking facility with the Debit Card details after downloading the app

from Play Store. Please refer to the steps given here.

1. Launch the application and grant all permissions when prompted. Click on Login button to proceed.
2. App will send one-time SMS to verify your mobile number. Press Confirm
3. If SMS is sent successfully, your registered Mobile number along with country code will be auto-fetched and displayed. Press Confirm.
4. If your mobile number is not registered for mobile banking facility, option to self-register will be provided. Click Register Now.
5. Take out your debit card and get ready. Click Proceed.
6. OTP will be received and auto-read by app. Manual entry is not allowed. Please disable the "verification code security" under device settings if OTP is not auto-read on OPPO devices.
7. Enter last 6-digits of your BOB debit card, its expiry details MM and YY, and your 14-digit account number linked with debit card number entered. Click Submit.
8. Once you submit the details, you will be registered and default m-PIN will be sent to your registered Mobile Number.
9. Click Proceed to activate Mobile Banking facility.

How to activate Mobile Banking after registration?

If you are already registered for mobile banking through base branch, ATM, or Internet banking and received m-PIN on your registered mobile number, please activate your mobile banking as per steps given here:

1. Launch the application. App will send one time SMS to verify your mobile number. Press Confirm. SMS will be sent to 918422009988 with a message BOBMCR <<10-digit reference code>>
2. Your registered Mobile number along with country code will be auto-fetched and displayed. Press Confirm.
3. OTP will be received and auto-read by app.
4. Create and confirm Application password
5. Read and Agree to Terms & Conditions
6. Create new m-PIN using the default m-PIN received through SMS
7. Activation successful. Login and get started.

How to register using Internet banking?

Login to Internet banking → Home page → Services → Mobile Banking (M-Connect Plus) → Registration. Please activate mobile banking using them-PIN received via SMS after successful registration.

What permissions have to be granted?

Launch the application and grant all permissions when prompted. In Redmi devices, please grant permissions to allow Mconnect plus app to start in background and to be started by other apps. For OPPO and VIVO devices please grant all SMS related permissions allowing app to auto-read OTP. Also disable verification code security in OPPO devices to enable m-connect app to auto-read OTP.

How can I link all my accounts in Mobile Banking?

Once you register for mobile banking all the eligible accounts

under the registered customer ID will be accessible in mobile banking. Domestic accounts will not be visible in Mobile Banking registered to NRI customer ID.

APPLICATION PASSWORD AND MPIN

How to generate / set new Application password?

Any 4 digit number of your choice can be set as application password. Application password is set during the activation process. If you intend to change it subsequently, please follow these steps:

- In pre-login screen > click on 'Unlock / Forgot application password' → Enter your Mobile number and MPIN → Set a new application password of your choice.
- After login → Main menu → 'My Set up' → Change application password

How to generate MPIN?

Default MPIN is sent upon successful registration. You have to set your own MPIN at the time of activation. If you intend to change it subsequently, please follow these steps:

Login → Main menu → 'My Set up' → Change MPIN.

How to re-generate Application password?

Visit forgot password option on the login page, the request needs to be validated through MPIN.

How to re-generate MPIN?

MPIN can be regenerated via three ways:

- ATM
- Net Banking
- Branch

What if customer enters the application password wrong for more than 3 attempts and user gets locked?

Go to "Unlock/Forgot Application Password" option on login page and reset your password by entering mobile number and MPIN.

What if customer enters the MPIN wrong for more than 3 attempts and user gets blocked?

If Customer forgotten MPIN.

- A. Generate new MPIN through Branch/Internet Banking/ATM.
- B. Go to "Unlock/Forgot Application Password" option on login page and reset your application password by entering mobile number and Newly Generated MPIN.

FUND TRANSFER WITHIN BANK AND OUTSIDE BANK

How can I transfer funds to my own linked accounts?

Visit self-linked fund transfer option → select source account → select destination account and initiate fund transfer.

How can I transfer funds to Bank of Baroda account?

Visit within bank → third party transfer → select source account → enter destination account and initiate fund transfer.

How can I transfer funds to other bank Accounts?

This can be done via two options:

- IMPS
- NEFT

STANDARD OPERATING PROCEDURE (SOP) - M CONNECT

Sr. No.	Type of account	Constitution	Mode of operation	Eligibility
1	NRE - SB201-Saving Banks (NRE) - SB206-Baroda Premium (NRE) SB A/c - SB252-Home Loan Linked SB NRE NRO - SB301-Savings Bank (NRO)	Single	Self	Account holder is eligible
2	NRE - SB201-Saving Banks (NRE), - SB206-Baroda Premium (NRE) SB A/c - SB252-Home Loan Linked SB NRE NRO - SB301-Savings Bank (NRO)	Joint	Either or Survivor, Anyone or Survivor	Application to be signed jointly by all account holders.



#EkForeverRishta



QUICK AND EASY EDUCATION LOANS FROM BANK OF BARODA

HER DREAM UNIVERSITY IS NOW A REALITY.



SPECIALISED NRI BRANCHES OF BANK OF BARODA

1. Branch: Anand
Email: nrina@bankofbaroda.com
Contact: 9687600622, 02692-236622
2. Branch: New Sama Road, Baroda
Email: nribar@bankofbaroda.com
Contact: 9687396332, 0265-2773827/828
3. Branch: K.K. Nagar, Chennai
Email: nrliche@bankofbaroda.com
Contact: 044-23467005, 7395801252
4. Branch:Kandiyoor, Mavelikara, Ernakulam
Email: nrimav@bankofbaroda.com
Contact:9446899808, 0479-2307300
5. Branch: NRI branch Navsari
Email:nrinav@bankofbaroda.com
Contact: 02637 280401, 07573938584
6. Branch: Fort, Mumbai
Email: nrimum@bankofbaroda.com
Contact: (022)-43408401-9, 9869611530
7. Branch: NRI Branch, New Delhi
Email: nridel@bankofbaroda.com
Contact:[011]-23448986/87/89/90,
Mobile: 8130999147/9643598505
8. Branch: Mem Nagar, Ahmedabad
Email:nriahm@bankofbaroda.com
Contact:079-26465011,9687673803

NRI UAE CELL

Anish Rozani
Relationship Officer - NRI Cell
Sh Rashid Building, 2nd Floor, Ali Bin AbiTalib Street,
P.O. Box 3162, Bur Dubai, UAE
Tel: +971 4 313 6666, Contact No: +971 565 301101

NRI HELP DESKS OF BANK OF BARODA

1. Branch: Parliament Street, New Delhi
Email: parlia.nrihelpdesk@bankofbaroda.com
Contact: 011-23448923,8979897880
2. Branch: Ernakulum
Email: ernaku@bankofbaroda.com
Contact: 0484-2351205/108,9446899837
3. Branch: Nariman Point, Mumbai
Email: nri.narima@bankofbaroda.com
Contact: 22822034/22824001, 8879970403
4. Branch: Madhapar, Bhuj
Email: nrihelpdesk.madhap@bankofbaroda.com
Contact: +91-96876 39032, +91-96876 39457,
02832-240163
5. Branch: Main Branch, Baroda
Email:mainof@bankofbaroda.com
Contact: 0265-2434001, 818248427
6. Branch: PFS Kandivali (W), Mumbai
Email: nri.kandiv@bankofbaroda.com
Contact:28072167, 9082601791
7. Branch: Poona Camp, Pune
Email:poccam@bankofbaroda.com
Contact:9923208902, 020-26130147/5857
8. Branch: Main Branch, Patna
Email: patna@bankofbaroda.com
Contact:612-2222105,8294635911
9. Branch: Deolali Branch, Nashik
Email:deolal@bankofbaroda.com
Contact: 0253-2491222,8411009396

NRI BUSINESS DEPT:


- + 91 22-68843904, 6884 3907,
- + 91 22-6884 3014, 6884 3016



 **बैंक ऑफ़ बड़ौदा**
Bank of Baroda
 

YOUR TICKET TO SEAMLESS BANKING!

EFFORTLESS BANKING SOLUTIONS FOR NRI CUSTOMERS

-  Mobile Banking App
-  Home Loans for NRIs
-  Car Loan for NRIs
-  RLFCD/FCLRD
-  Portfolio Investment Scheme
-  Flash Remit
-  24x7 NRI Helpdesk

* T&C Apply